

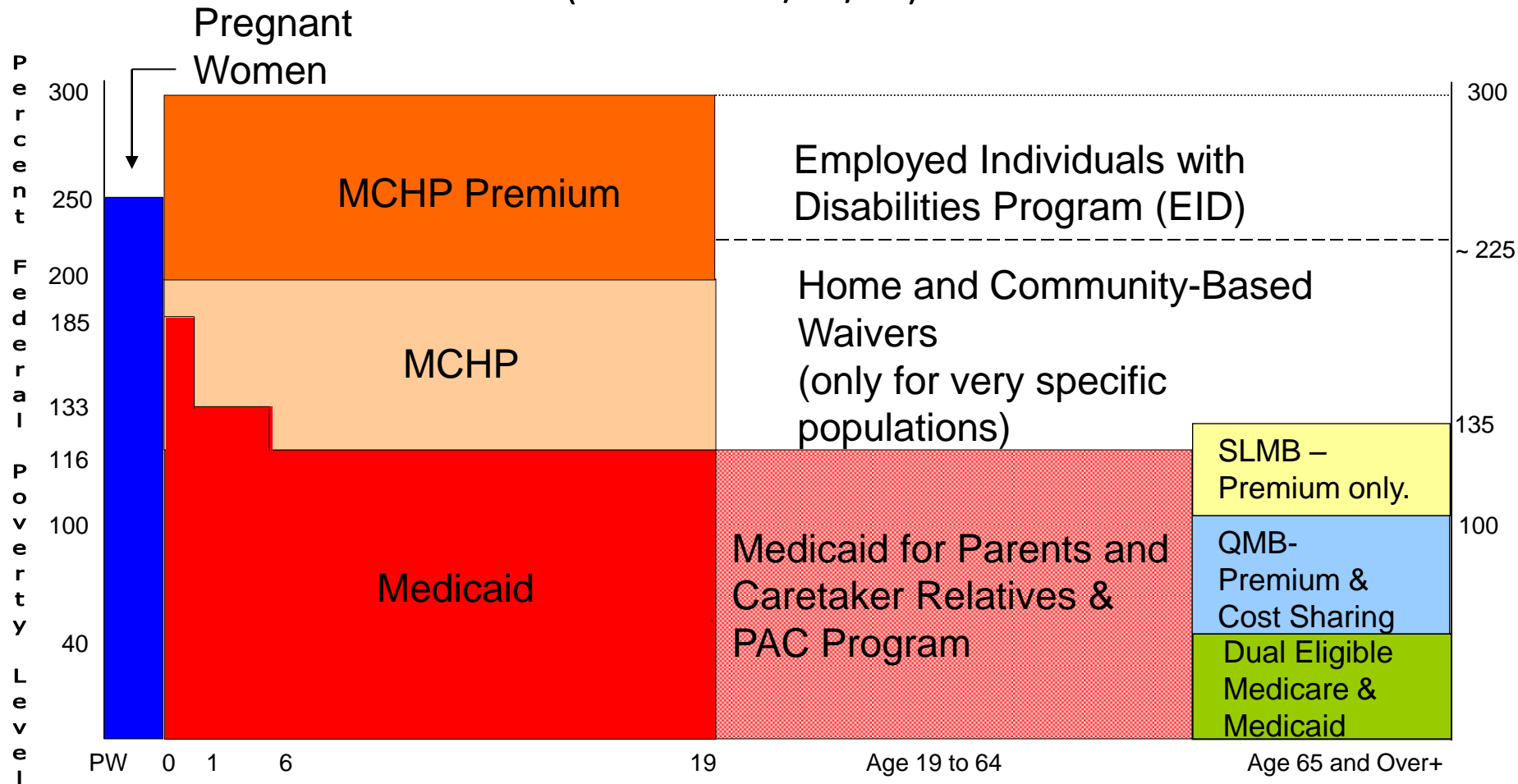
# Overview of Maryland's Current System for Entry to Coverage

August 16, 2010

Entry to Coverage Workgroup  
Maryland Health Care Reform  
Coordinating Council

# Medical Assistance Program Coverage

(Effective 02/01/09)

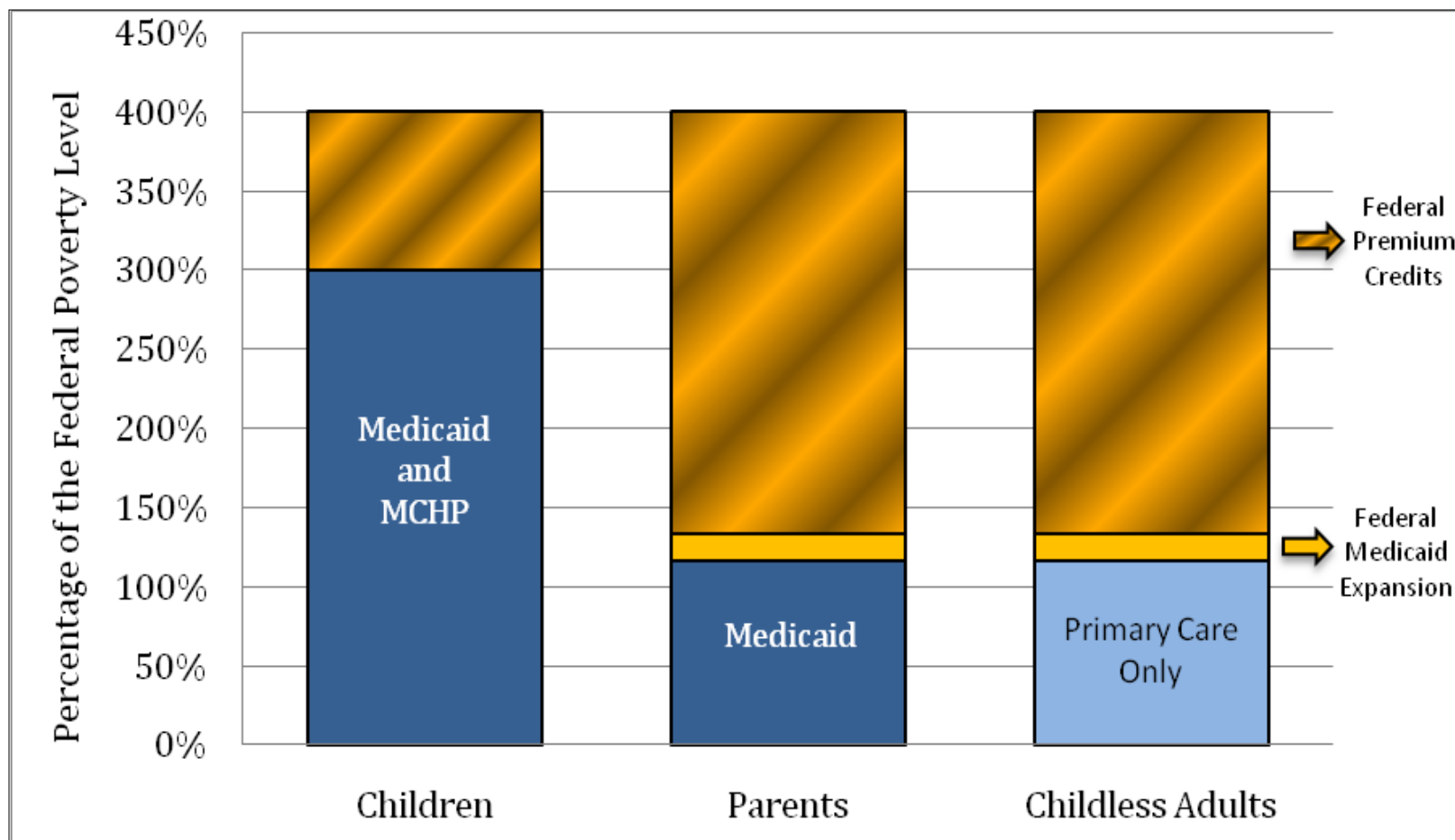


Poverty Level:  
 1 person = \$10,830  
 2 persons = \$14,570  
 4 persons = \$22,050

Note: This chart is for illustrative purposes only. Each coverage group has specific eligibility and some asset requirements, which are not shown.

As of 1/23/2009

# Public Coverage Today and 2014



# Medicaid Enrollment Today

Category	Enrollment (6/2010)
Aged, Blind, Disabled (ABD)	150,000
Families and Children (FAC)	550,000
Maryland Children's Health Program (MCHP)	97,000
Primary Adult Care (PAC)	45,000
Other	41,000
Total	881,000

By 2015, projections are that over 1 million Marylanders will enroll in Medicaid or Premium Credits through new Health Insurance Exchange

# Background

- Current process evolved over long history of changes to social services programs and Medicaid expansions
- DHR and DHMH work together on enrollment
  - DHMH primarily responsible for eligibility policy
  - DHR primarily responsible for eligibility operations
- About 1,600 staff at 24 Local Departments of Social Services, 24 Local Health Departments and DHMH review and approve applications

# Efforts to Improve Enrollment

- Medicaid and PAC expansion coupled with recent changes in eligibility policy
  - No asset test for many groups
  - Income declaration (backend verification)
- Federal policies requiring citizenship documentation remain
- DHR launched web-based application (SAIL)
- DHMH developing web-based tool for Health programs
- Outreach efforts
  - Media efforts and community based outreach
  - DHMH – Comptroller's office partnership on outreach

# Status Today

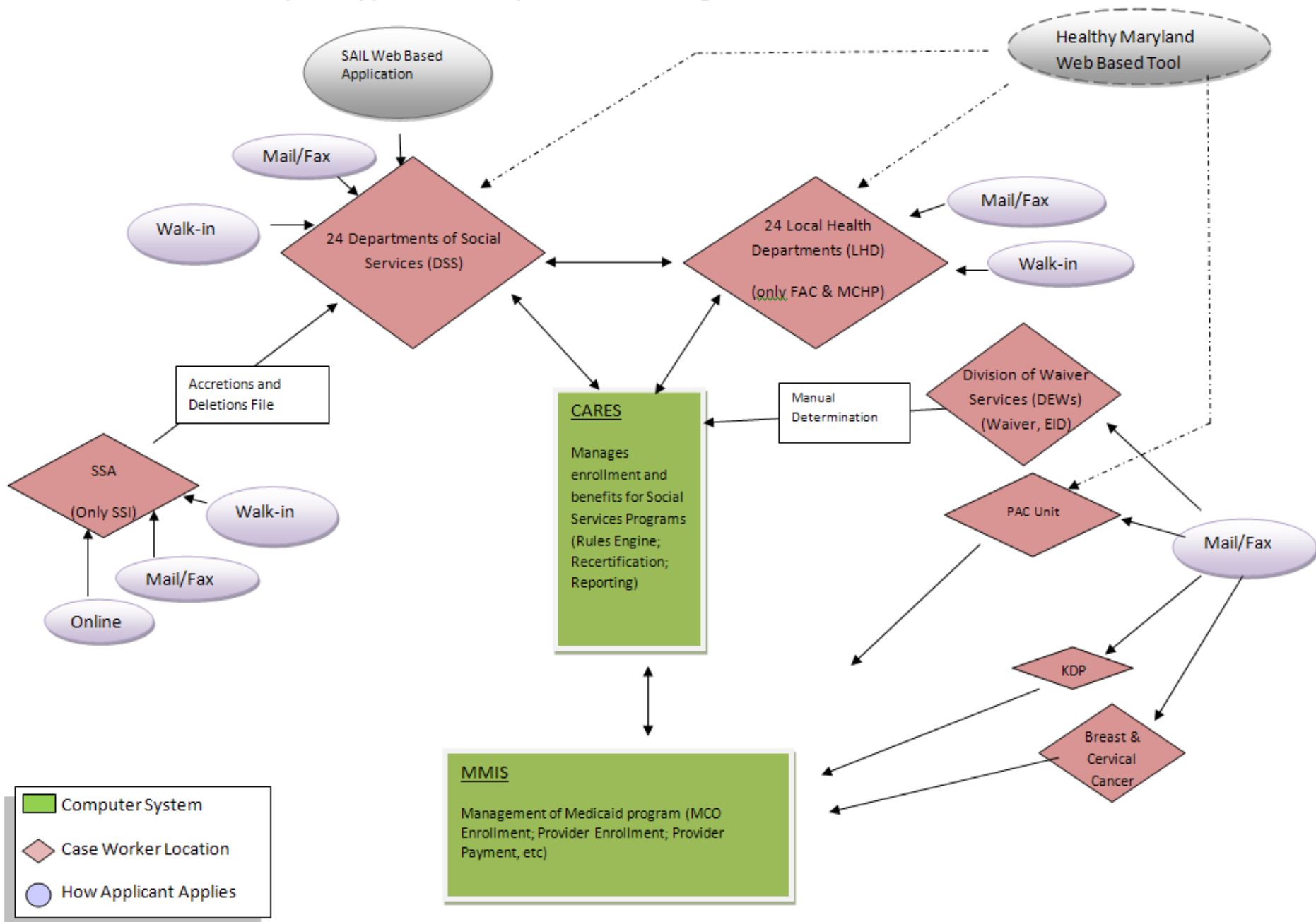
- Complicated eligibility rules
- Low Tech System
  - All transactions rely on case worker action
  - Lack of document imaging requires paper files
  - Lack of automated interfaces to other data
- Applicants often lack necessary documentation

# Status Today

- 30-60 days standard for processing applications
- Staff shortages
- Volume of applications increasing



## Overview of Current Maryland Approach to Entry to Health Coverage



# Eligibility for Other Social Services

- Temporary Cash Assistance (TCA) – Generally available to low income families w/children
  - About 70,000 recipients automatically get Medicaid
  - Less than 1 in 10 individuals enrolled in Medicaid
- Supplemental Nutrition Assistance Program (SNAP)– generally available to families w/children w/income below 130% FPL
  - Combined application to Medicaid
  - About 600,000 enrolled in SNAP

## Steps to Enter and Maintain Coverage

1. Awareness of Programs and Benefits	Outreach efforts, web resources, brochures, etc
2. Getting the Right Application	Application for Assistance – paper (DHR) FAC and MCHP Application –paper (DHMH) PAC Application – paper (DHMH) Web based Application (SAIL) (most Medicaid, except PAC and LTC)
3. Ability to Complete Application	Recent efforts to simplify Application for Assistance – 10 pages FAC & MCHP – 4 page application PAC – 2 page application Some community based assistance efforts
4. Submitting application to right place	Medicaid applications - Mail, fax, walk-in, web FAC and MCHP Applications to LHDs or DSSs (associated cases sent to DSS) PAC Application by mail to PAC Unit
5. Follow-up/documentation provided	Documentation can delay or prevent enrollment; current system has no document imaging
6. Enrollment	Up to 40 days for MCO enrollment after eligibility determined
7. Continuity of Coverage - Redetermination	Annual redetermination through paper process